

ANNUAL REPORT TO THE COMMISSIONER 2016-17





FLORIDA DEPARTMENT OF
EDUCATION
fldoe.org

ANNUAL REPORT TO THE COMMISSIONER 2016-17

PREPARED BY THE
OFFICE OF STUDENT FINANCIAL ASSISTANCE

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State Scholarship and Grant Programs
Federal Programs

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EXECUTIVE SUMMARY

The Florida Department of Education, Office of Student Financial Assistance (OSFA) presents the *2016-17 Annual Report to the Commissioner*, which provides information about state scholarship and grant programs funded by the Florida Legislature and federal programs funded by the U.S. Department of Education.

OSFA administers state and federally funded programs that increase access to postsecondary education for Florida's students and initiates outreach activities to promote program awareness. State scholarship and grant programs provide funds to students who may not otherwise be able to afford a college education, thus providing students with the opportunity to pursue careers in technical and academic fields of their choice.

2016-17 academic year highlights:

- OSFA served as the state coordinator for the College Goal Sunday (CGS!FL) program hosting 22 sites, with 356 volunteers, assisting 1,232 families with the *Free Application for Federal Student Aid* (FAFSA) completion. In addition, 44 scholarships were awarded to students across the state who participated in the CGS!FL campaign.
- The 2016 Florida Legislative session created the Florida Gold Seal CAPE Scholars award as an alternative to the current Florida Gold Seal Vocational award. This new award allows qualified 2017 high school graduates the opportunity to receive a Florida Gold Seal CAPE Scholars award in a bachelor of science degree program.
- Processed over 105,000 initial student applications.
- Funded over 239,000 new and returning students with state, federal and private matching funds for scholarship and grant programs for a total of \$498,694,108 to defray the cost of postsecondary education.

2017-18 financial assistance highlights:

- The Florida Bright Futures Academic Scholars (FAS) received an award equal to 100 percent of tuition and applicable fees at a public institution. Students attending a non-public institution received a comparable award amount. In addition, FAS recipients qualify for \$300 per semester (fall and spring) for books or other college-related expenses and funds for the 2018 summer term.
- The 2017 Legislature appropriated an additional \$120,951,936 for the Florida Student Assistance Grant (FSAG) Program to assist "otherwise eligible" students with unmet financial need for the 2017-18 academic year. The annual maximum award amount for each student is \$2,610.

Should you have any questions or need additional program information, please call OSFA Customer Service at 888-827-2004, visit our website www.FloridaStudentFinancialAid.org or write to our office:

Levis Hughes, Chief
Office of Student Financial Assistance
Florida Department of Education
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Tallahassee, Florida 32399-0400

2016-17 STATE PROGRAMS APPROPRIATIONS AND AWARD AMOUNTS

PROGRAM TITLE	2016-17 Annual Appropriations	2016-17 Annual Award Amounts
Need-Based Programs		
Florida Student Assistance Grant Programs Total	\$148,444,076	\$2,610 max - \$200 min
• Public Student Assistance Grant (Full-time/Part-time)	\$114,614,631	\$2,610 max - \$200 min
• Private Student Assistance Grant (Full-time only)	\$18,444,354	\$2,610 max - \$200 min
• Postsecondary Student Assistance Grant (Full-time only)	\$12,883,854	\$2,610 max - \$200 min
• Public Career Education (Full-time/Part-time)	\$2,501,237	\$2,610 max - \$200 min
Florida Work Experience Program	\$1,569,922	Determined by Financial Need
Merit-Based Programs		
Benacquisto Scholarship Program	\$12,926,139	Cost of Attendance (COA) minus the sum of Bright Futures and National Merit/Achievement award
Florida Bright Futures (BF) Scholarship Programs Total	\$217,300,000	Per Semester Credit Hour
• Florida Academic Scholars Award		4-year - \$103 2-year - \$63 Upper-Division Programs at Florida Colleges - \$71 Career/Technical Center - \$52
o Academic Top Scholars Award		\$44 per credit hour
• Florida Medallion Scholars Award		4-year - \$77 2-year - \$63 Upper-Division Programs at Florida Colleges - \$53 Career/Technical Center - \$39
• Florida Gold Seal Vocational Scholars Award		Career Certificate - \$39 Applied Technology Diploma - \$39 Technical Degree Education - \$48
Tuition Assistance Grant Programs		
Access to Better Learning and Education Grant	\$5,056,500	\$1,500
William L. Boyd, IV, Florida Resident Access Grant	\$115,260,000	\$3,000
Financial Assistance Programs		
First Generation Matching Grant Program	\$5,308,663	Determined by Financial Need up to COA
State Universities	\$3,981,497	
Florida Colleges	\$1,327,166	
Honorably Discharged Graduate Assistance Program	\$1,000,000	Determined by Financial Need
John R. Justice Student Loan Repayment Program	\$65,611	Up to \$10,000 per calendar year
José Martí Scholarship Challenge Grant Program	\$121,541	\$2,000
Mary McLeod Bethune Scholarship Program	\$321,000	\$3,000
Minority Teacher Education Scholars Program	\$917,798	Up to \$4,000
Nursing Student Loan Forgiveness Program	\$1,134,006	Up to \$4,000
Rosewood Family Scholarship Program	\$256,747	Tuition and Fees up to \$6,100
Scholarships for Children and Spouses of Deceased or Disabled Veterans	\$4,861,219	Tuition and Fees
Additional Funded Programs		
Florida ABLE Program	\$3,166,000	
Florida Education Fund	\$3,500,000	Determined by the FEF
Florida Prepaid College Foundation	\$7,000,000	Determined by Foundation
Private Colleges and Universities	\$30,007,553	
Public Broadcasting Program System	\$10,918,232	

2017-18 STATE PROGRAMS APPROPRIATIONS AND AWARD AMOUNTS

PROGRAM TITLE	2017-18 Annual Appropriations	2017-18 Annual Award Amounts
Need-Based Programs		
Florida Student Assistance Grant Programs Total	\$269,396,012	\$2,610 max - \$200 min
• Public Student Assistance Grant (Full-time/Part-time)	\$208,002,403	\$2,610 max - \$200 min
• Private Student Assistance Grant (Full-time only)	\$33,472,777	\$2,610 max - \$200 min
• Postsecondary Student Assistance Grant (Full-time only)	\$23,381,592	\$2,610 max - \$200 min
• Public Career Education (Full-time/Part-time)	\$4,539,240	\$2,610 max - \$200 min
Florida Work Experience Program	\$1,569,922	Determined by Financial Need
Merit-Based Programs		
Benacquisto Scholarship Program	\$14,282,138	Cost of Attendance (COA) minus the sum of Bright Futures and National Merit/Achievement award
Florida Bright Futures (BF) Scholarship Programs Total	\$397,282,030	Per Semester Credit Hour
• Florida Academic Scholars Award		100% of Tuition and Applicable Fees \$300 each fall and spring semester for textbooks and college-related expenses 2018 summer at 100% Tuition and Applicable Fees
o Academic Top Scholars Award		\$44 per credit hour
• Florida Medallion Scholars Award		4-year - \$77 2-year - \$63 Upper-Division Programs at Florida Colleges - \$53 Career/Technical Center - \$39
• Florida Gold Seal CAPE Scholars Award		Career Certificate - \$39 Applied Technology Diploma - \$39 Technical Degree Education - \$48 Bachelor of Science Program - \$48 Bachelor of Applied Science Program - \$48
• Florida Gold Seal Vocational Scholars Award		Career Certificate - \$39 Applied Technology Diploma - \$39 Technical Degree Education - \$48
Tuition Assistance Grant Programs		
Access to Better Learning and Education Grant	\$6,832,500	\$2,500
William L. Boyd, IV, Florida Resident Access Grant	\$125,449,500	\$3,300
Special-Interest Financial Assistance Programs		
First Generation Matching Grant Program	\$10,617,326	Determined by Financial Need up to COA
State Universities	\$7,962,994	
Florida Colleges	\$2,654,332	
Honorably Discharged Graduate Assistance Program	\$1,000,000	Determined by Financial Need
John R. Justice Student Loan Repayment Program	\$65,611	Up to \$10,000 per calendar year
José Martí Scholarship Challenge Grant Program	\$124,000	\$2,000
Mary McLeod Bethune Scholarship Program	\$321,000	\$3,000
Minority Teacher Education Scholars Program	\$917,798	Up to \$4,000
Nursing Student Loan Forgiveness Program	\$1,233,006	Up to \$4,000
Rosewood Family Scholarship Program	\$256,747	Tuition and Fees up to \$6,100
Scholarships for Children and Spouses of Deceased or Disabled Veterans	\$5,755,150	Tuition and Fees
Additional Funded Programs		
Florida ABLE Program	\$2,166,000	
Florida Education Fund	\$3,000,000	Determined by the FEF
Florida Prepaid College Foundation	\$7,000,000	Determined by Foundation
Private Colleges and Universities	\$25,183,450	
Public Broadcasting Program System	\$10,565,269	



STATE SCHOLARSHIP AND GRANT PROGRAMS

Need-Based Programs

Florida Student Assistance Grant Program

Florida Work Experience Program

Merit-Based Programs

Benacquisto Scholarship Program

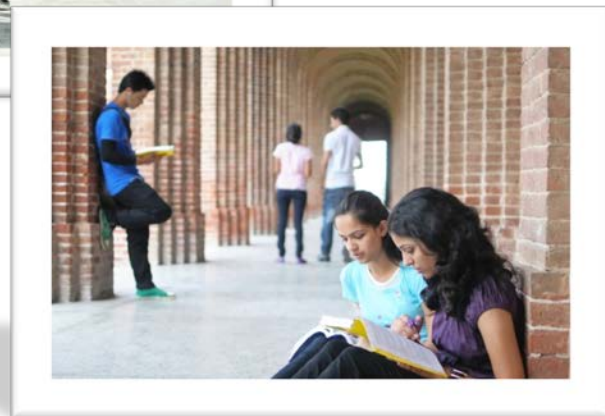
Florida Bright Futures Scholarship Program

Tuition Assistance Programs

Access to Better Learning and Education Grant

William L. Boyd, IV, Florida Resident Access Grant

2016-17



NEED-BASED PROGRAMS

Florida Student Assistance Grant Program
*Public, Private, Postsecondary
and Public Career Education*

Florida Work Experience Program

FLORIDA STUDENT ASSISTANCE GRANT PROGRAM

Sections 1009.50, .505, .51, .52, Florida Statutes
State Board of Education Rules 6A-20.031, .032, .033, Florida Administrative Code

The Florida Student Assistance Grant (FSAG) Program, created in 1972, is Florida's largest need-based grant program. The FSAG Program consists of four student financial aid programs:

- FSAG Public
- FSAG Private
- FSAG Postsecondary
- FSAG Public Postsecondary Career Education

The FSAG Program is available to degree- and certificate-seeking undergraduate Florida residents who demonstrate substantial financial need and are enrolled in participating postsecondary institutions.

Participating institutions determine application deadlines, student eligibility and award amounts. Eligibility criteria and award amounts are regulated by Florida Statutes and the General Appropriations Act.

Award Level

- The FSAG annual award, set in the General Appropriations Act, ranges from \$200 to a maximum of \$2,610, as determined by the institutions based upon their funding allocations and a student's need.
- The FSAG, in combination with other financial aid, may not exceed the student's demonstrated financial need. Financial need is determined by the institutional cost of attendance, less the Expected Family Contribution as determined by the *Free Application for Federal Student Aid* (FAFSA), and less aid from other sources such as federal grants, state grants and institutional aid (not including loans).

<p>Cost of Attendance - Expected Family Contribution - <u>Other aid (excluding loans)</u> = Unmet financial need</p>

Initial Eligibility Requirements

An eligible student is required to:

- Be a Florida resident and a United States citizen or eligible non-citizen, as determined by the student's postsecondary institution.
- Not owe a repayment under any state or federal grant or scholarship program or be in default on any federal Title IV or state student loan program unless satisfactory arrangements to repay have been made.
- Not have previously received a bachelor's degree.
- Meet Florida's general eligibility requirements for receipt of state aid.
- Enroll for a minimum of:
 - Six semester hours per term, or the equivalent, in an associate or baccalaureate degree program at Florida public state universities or Florida colleges to participate in the FSAG Public program.

- 180 clock hours per term (or equivalent of six semester credits) at an eligible, participating Florida college or career center to participate in FSAG Public Postsecondary Career Education.
- 12 credit hours per term, or the equivalent, in an associate or baccalaureate degree program, at an eligible institution to participate in the FSAG Private or FSAG Postsecondary programs.
- Demonstrate financial need by completing the FAFSA.
- Apply for a Pell Grant; however, a Pell Grant entitlement shall not be required as a condition of receiving a grant under this section.

FLORIDA STUDENT ASSISTANCE GRANT PROGRAMS

NUMBER OF STUDENTS BY SECTOR

Year	Public	Career Education	Private	Postsecondary	Total*
2012-13	92,590	3,822	14,360	10,686	121,458
2013-14	89,533	3,864	15,807	10,788	119,992
2014-15	101,190	3,729	16,617	10,291	131,827
2015-16	105,155	3,594	15,474	9,171	133,394
2016-17	95,143	3,485	16,100	7,780	122,508

*Total may include duplicates across the four sectors.

EXPENDITURES BY SECTOR

Year	Public	Career Education	Private	Postsecondary	Total*	Average Award	Max Award
2012-13	\$105,059,923	\$2,262,699	\$16,890,301	\$11,392,130	\$135,605,053	\$1,116	\$2,534
2013-14	\$103,733,229	\$2,225,099	\$16,671,156	\$11,557,823	\$134,187,307	\$1,118	\$2,610
2014-15	\$114,776,638	\$2,486,744	\$18,427,020	\$11,454,028	\$147,144,430	\$1,116	\$2,610
2015-16	\$115,390,176	\$2,460,346	\$18,507,040	\$10,573,989	\$146,931,551	\$1,101	\$2,610
2016-17	\$117,857,678	\$2,478,572	\$18,817,963	\$8,684,273	\$139,154,212	\$1,135	\$2,610

*Total expended funds may include adjusted funds per section 216.292, F.S.

APPROPRIATIONS BY SECTOR

Year	Public	Career Education	Private	Postsecondary	Total
2012-13	\$100,404,923	\$2,192,251	\$16,166,037	\$11,268,807	\$130,032,018
2013-14	\$102,964,587	\$2,248,139	\$16,578,164	\$11,806,087	\$133,596,977
2014-15	\$114,525,243	\$2,500,556	\$18,439,527	\$12,881,651	\$148,697,938
2015-16	\$114,614,631	\$2,579,678	\$18,444,354	\$13,105,413	\$148,744,076
2016-17	\$114,614,631	\$2,501,237	\$18,444,354	\$12,883,854	\$148,444,076

FLORIDA WORK EXPERIENCE PROGRAM

Section 1009.77, Florida Statutes
State Board of Education Rule 6A-20.038, Florida Administrative Code

The Florida Work Experience Program (FWEP), created in 1993, is a self-help, need-based student financial assistance program intended to facilitate student employment in occupations complementary to students' educational endeavors and career goals. The 2007 Florida Legislature expanded FWEP to serve students at postsecondary institutions by providing more on-campus employment opportunities, helping to keep students in school and reducing students' school loans.

FWEP is offered at participating colleges, universities, Florida colleges, career centers operated by district school boards and educator preparation institutes. Participating institutions determine application deadlines, student eligibility and award amounts. Student and institutional eligibility criteria and appropriations are regulated by Florida Statutes and the General Appropriations Act.

Award Level

- Each student's maximum award is based on his/her level of need, not to exceed the cost of attendance, and is determined by the institution.
- Institutions may use up to 100 percent of their program allocation for student on-campus employment.
- Public school employers are funded 100 percent of a student's wages, and private employers are funded up to 70 percent of a student's wages.

Initial Eligibility Requirements

An eligible student is required to:

- Be a Florida resident and a United States citizen or eligible non-citizen, as determined by the student's postsecondary institution.
- Not owe a repayment under any state or federal grant or scholarship program or be in default on any federal Title IV or state student loan program unless satisfactory arrangements to repay have been made.
- Not have previously received a baccalaureate degree (unless enrolled in an eligible educator preparation institute).
- Enroll for a minimum of six credit hours per term (or 180 clock hours) in an associate or baccalaureate degree program at an eligible college or university currently participating in FWEP; enroll no less than half-time in a career certificate program consisting of no less than 450 clock hours of instruction at an eligible career center; or enroll as no less than a half-time student in good standing at an eligible educator preparation institute.
- Maintain the equivalent of a cumulative grade point average of 2.0 on a 4.0 scale.
- Demonstrate financial need by completing the *Free Application for Federal Student Aid*.

FLORIDA WORK EXPERIENCE PROGRAM

Year	Students Funded	Average Award	Expended Funds*	Appropriations
2012-13	683	\$1,977	\$1,350,611	\$1,569,922
2013-14	748	\$1,841	\$1,377,287	\$1,569,922
2014-15	629	\$1,886	\$1,186,572	\$1,569,922
2015-16	690	\$1,761	\$1,214,742	\$1,569,922
2016-17	673	\$2,082	\$1,401,325	\$1,569,922

*Expenditures do not include administrative fees (up to 10 percent of allocation amount) as allowed in Florida Statute.

2016-17



MERIT-BASED PROGRAMS

Benacquisto Scholarship Program

Florida Bright Futures Scholarship Program

*Florida Academic Scholars
(Academic Top Scholars)*

Florida Medallion Scholars

Florida Gold Seal Vocational Scholars

BENACQUISTO SCHOLARSHIP PROGRAM

Section 1009.893, Florida Statutes
State Board of Education Rule 6A-20.0281, Florida Administrative Code

The Benacquisto Scholarship Program was created in 2014. Benacquisto is a merit scholarship for Florida high school graduates who achieved the National Merit® or National Achievement® Scholar designation. A student who was awarded a National Merit \$2,500 Scholarship, National Achievement \$2,500 Scholarship or a Corporate-sponsored Scholarship can attend any of the eligible, regionally accredited, Florida public or independent postsecondary institution. A student who was awarded a College-sponsored Scholarship must attend the institution that financed the scholarship or award.

Award Level

Eligible scholars will receive an award, equal to the institutional cost of attendance minus the sum of the student's Florida Bright Futures Scholarship and the National Merit Scholarship or National Achievement Scholarship.

Initial Eligibility Requirements

The student will:

- Be a Florida resident and a United States citizen or eligible non-citizen, as determined by the student's postsecondary institution.
- Earn a standard Florida high school diploma or its equivalency unless the student completes a home education program or earns a high school diploma from a non-Florida high school while living with a parent who is on military or public service assignment away from Florida.
- Enroll at an eligible, regionally accredited, Florida public or independent postsecondary institution.
- Enroll full-time (*minimum 12 credit hours per term or quarter equivalency*) in a baccalaureate degree program.
- Initially enroll during the fall academic term following high school graduation.
- Achieve the National Merit Scholar or National Achievement Scholar designation by accepting a National Merit or National Achievement Scholarship award the academic year following high school graduation.

BENACQUISTO SCHOLARSHIP PROGRAM

Year	Initial Students Funded	Renewal Students	Average Award	Expended Funds	Appropriations
2014-15	201	0	\$16,860	\$3,388,913	\$4,870,820*
2015-16	266	185	\$17,274	\$7,790,653	\$8,379,932
2016-17	249	416	\$17,889	\$11,895,941	\$12,926,139

*Includes \$2,000,000 supplemental appropriation.

FLORIDA BRIGHT FUTURES SCHOLARSHIP PROGRAM

Sections 1009.53 - .538, Florida Statutes
State Board of Education Rule 6A-20.028, Florida Administrative Code

The Florida Bright Futures Scholarship Program, created in 1997 and funded by the Florida Lottery, is a merit-based program that rewards Florida high school students for their high academic achievement and encourages them to continue their postsecondary education at eligible Florida institutions. Eligible participating institutions include Florida public state universities, Florida public colleges, public career/technical centers and eligible private postsecondary institutions. For 2016-17 the Florida Bright Futures Scholarship Program consisted of three awards: the Florida Academic Scholars (FAS) award, the Florida Medallion Scholars (FMS) award and the Florida Gold Seal Vocational Scholars (GSV) award. A select number of FAS students who ranked highest in their districts receive an additional Academic Top Scholars (ATS) award each year they maintain their FAS eligibility.

Award Level

All FAS, FMS and GSV students received the specified (cost per credit hour) award amounts established by the Florida Legislature in the 2016 General Appropriations Act.

Initial Eligibility Requirements

An eligible student is required to:

- Be a Florida resident and a United States citizen or eligible non-citizen, as determined by the student's postsecondary institution.
- Not have been found guilty of, or pled nolo contendere to, a felony charge, unless the student has been granted clemency by the Governor and Cabinet sitting as the Executive Office of Clemency.
- Not owe a repayment under any state or federal grant or scholarship program or be in default on any federal Title IV or state student loan program unless satisfactory arrangements to repay have been made.
- Complete the *Florida Financial Aid Application* by high school graduation, no later than August 31.
- Earn a standard Florida high school diploma or its equivalent from a Florida public high school, a private high school registered with the Florida Department of Education or complete a home education program.
- Not have previously received a bachelor's degree.
- Meet Florida's general eligibility requirements for receipt of state aid.
- Meet Bright Futures academic requirements for initial eligibility.
- Be enrolled in a degree or certificate program and be funded at an eligible Florida public or independent postsecondary institution within two years from the student's year of high school graduation.
- Be enrolled for at least six non-remedial semester credit hours (or the equivalent in quarter or clock hours) per term.

**FLORIDA BRIGHT FUTURES SCHOLARSHIPS
2016-17 AWARD AMOUNTS PER CREDIT HOUR**

Bright Futures					
	FAS	ATS	FMS	GSV 2010-11 HS Graduates and Earlier	GSV 2011-12 HS Graduates and Later
4-Year					
Cost per Semester Hour	\$103.00	\$44.00	\$77.00	\$77.00	
Cost per Quarter Hour	\$69.00	\$29.00	\$51.00	\$51.00	
2-Year					
Cost per Semester Hour	\$63.00	\$44.00	\$63.00	\$63.00	
Cost per Quarter Hour	\$42.00	\$29.00	\$42.00	\$42.00	
Cost per Clock Hour	\$2.10	\$1.47	\$2.10	\$2.10	
Florida College Baccalaureate Programs					
Cost per Semester Hour	\$71.00	\$44.00	\$53.00	\$53.00	
Career / Technical Centers					
Cost per Semester Hour	\$52.00	\$44.00	\$39.00	\$39.00	\$39.00 - \$48.00
Cost per Quarter Hour	\$35.00	\$29.00	\$26.00	\$26.00	\$26.00 - \$32.00
Cost per Clock Hour	\$1.73	\$1.47	\$1.30	\$1.30	\$1.30 - \$1.60

FAS – Florida Academic Scholar

ATS – Academic Top Scholar

FMS – Florida Medallion Scholar

GSV – Gold Seal Vocational Scholar

FLORIDA BRIGHT FUTURES SCHOLARSHIPS

Florida Bright Futures	Disbursed FAS	Disbursed ATS	Disbursed FMS	Disbursed GSV	Total Funded*	Total Eligible
Initial Recipients						
2012-13	12,084	64	32,270	492	44,846	55,513
2013-14	11,959	66	28,684	499	41,142	52,154
2014-15	11,005	65	12,434	882	24,321	35,694
2015-16	11,847	62	12,225	605	24,677	36,242
2016-17	12,480	63	12,382	502	25,364	36,695
Renewal Recipients						
2012-13	28,529	176	87,869	1,736	118,134	148,963
2013-14	29,536	188	81,905	1,217	112,658	141,139
2014-15	29,757	187	73,636	831	104,224	131,057
2015-16	28,764	176	56,625	736	86,125	110,275
2016-17	28,667	171	42,146	629	71,442	90,785
Total Recipients						
2012-13	40,613	240	120,139	2,228	162,980	204,476
2013-14	41,495	254	110,589	1,716	153,800	193,293
2014-15	40,762	252	86,070	1,713	128,545	166,751
2015-16	40,611	238	68,850	1,341	110,802	146,517
2016-17	41,147	234	54,528	1,131	96,806	127,480
Total Disbursements						
2012-13	\$104,659,203	\$286,423	\$204,667,694	\$2,537,270	\$312,150,590	
2013-14	\$108,493,046	\$298,364	\$192,795,755	\$1,832,598	\$303,419,763	
2014-15	\$105,519,662	\$293,568	\$149,762,870	\$1,624,966	\$257,201,066	
2015-16	\$104,827,136	\$277,332	\$119,961,179	\$1,221,625	\$226,287,272	
2016-17	\$106,292,137	\$267,036	\$96,554,290	\$994,012	\$204,107,475	

*Disbursed ATS student counts are not included in the Total Funded column, as they are a subset of FAS counts.

2016-17



TUITION ASSISTANCE PROGRAMS

Access to Better Learning and Education Grant

William L. Boyd, IV, Florida Resident Access Grant

ACCESS TO BETTER LEARNING AND EDUCATION GRANT PROGRAM

Section 1009.891, Florida Statutes

The Access to Better Learning and Education (ABLE) Grant Program, created in 2004, provides tuition assistance to undergraduate students enrolled in degree programs at eligible independent Florida postsecondary institutions. ABLE is not related to a student's financial need or other criteria upon which financial aid programs are usually based. The Florida Legislature considers higher education at independent institutions an integral part of Florida's higher education system, reducing the tax burden on the citizens of Florida; therefore, it is the intent of this program to award tuition assistance to offset private postsecondary tuition for residents of Florida. ABLE is administered as a decentralized program, which means that each participating institution determines application deadlines, student eligibility and award amounts. Eligibility criteria and award maximums are regulated by Florida Statutes and the General Appropriations Act.

Beginning with third-year funding and thereafter, postsecondary institutions meeting first- or second-year requirements may qualify as eligible institutions. During the 2016-17 academic year, a total of 15 postsecondary institutions qualified as ABLE eligible institutions.

Institutions must meet one of the following sets of criteria:

- Be for-profit postsecondary institutions chartered by the state, offer baccalaureate degrees, have a secular purpose, not be a public state university or public college and be accredited by the Commission on Colleges of the Southern Association of Colleges and Schools.
- Be nonprofit, be located in Florida for 10 years or more, and be accredited by the Middle States Association of Colleges and Schools, the North Central Association of Colleges and Schools, the New England Association of Colleges and Schools, or the Commission on Colleges of the Southern Association of Colleges and Schools.

Award Level

The maximum annual award amount is established in the General Appropriations Act.

Initial Eligibility Requirements

An eligible student is required to:

- Be a United States citizen or eligible non-citizen while meeting Florida's residency requirement for receipt of state student financial aid. A student's citizenship status and residency status are determined by the postsecondary institution.
- Not owe a repayment under any state or federal grant or scholarship program and/or not be in default on any federal Title IV or state student loan program unless satisfactory arrangements to repay have been made.
- Not have previously received a bachelor's degree.
- Meet Florida's general eligibility requirements for receipt of state aid.
- Enroll for a minimum of 12 credit hours at an eligible Florida institution in a baccalaureate program.
- Meet the application procedures established by the participating institution. Application information may be obtained at the financial aid offices of eligible Florida postsecondary institutions.
- Not be enrolled in a program of study leading to a degree in theology or divinity.

ACCESS TO BETTER LEARNING AND EDUCATION GRANT PROGRAM

Year	Students Funded	Average Award*	Maximum Award	Expended Funds	Appropriations
2012-13	4,021	\$571	\$803	\$2,294,693	\$2,310,231
2013-14	5,104	\$619	\$1,161	\$3,157,047	\$3,239,567
2014-15	4,675	\$1,075	\$1,500	\$5,024,000	\$5,689,500
2015-16	4,416	\$1,102	\$1,500	\$4,864,375	\$5,673,000
2016-17	3,936	\$1,072	\$1,500	\$4,217,625	\$5,056,500

*Average awards may be less than the maximum award due to student need or prorated to fund all eligible students.

WILLIAM L. BOYD, IV, FLORIDA RESIDENT ACCESS GRANT PROGRAM

Section 1009.89, Florida Statutes
State Board of Education Rule 6A-20.007, Florida Administrative Code

The William L. Boyd, IV, Florida Resident Access Grant (FRAG), created in 1979, provides tuition assistance to undergraduate students enrolled in degree programs at eligible independent, nonprofit colleges or universities in Florida. FRAG is not related to a student's financial need or other criteria upon which financial aid programs are based. The Florida Legislature considers higher education at independent institutions an integral part of Florida's higher education system, reducing the tax burden on the citizens of Florida; therefore, it is the intent of this program to award tuition assistance to offset private postsecondary tuition for residents of Florida.

Eligible institutions include 32 independent, nonprofit Florida colleges and universities located in and chartered by the state, which have a secular purpose, grant baccalaureate degrees and are accredited by the Commission on Colleges of the Southern Association of Colleges and Schools.

Participating institutions determine application deadlines, student eligibility and award amounts. Eligibility criteria and award maximums are regulated by Florida Statutes and the General Appropriations Act.

Award Level

The maximum annual award amount is established in the General Appropriations Act.

Initial Eligibility Requirements

An eligible student is required to:

- Be a United States citizen or eligible non-citizen while meeting Florida's residency requirement for receipt of state student financial aid. A student's citizenship status and residency status are determined by the postsecondary institution.
- Not owe a repayment under any state or federal grant or scholarship program or be in default on any federal Title IV or state student loan program unless satisfactory arrangements to repay have been made.
- Not have previously received a bachelor's degree.
- Meet Florida's general eligibility requirements for receipt of state aid.
- Enroll for a minimum of 12 credit hours or the equivalent per term at an eligible Florida college or university in a baccalaureate degree program.
- Meet the application procedures established by the participating institution. Application information may be obtained at the financial aid offices of eligible Florida colleges and universities.
- Not be enrolled in a program of study leading to a degree in theology or divinity.

WILLIAM L. BOYD, IV, FLORIDA RESIDENT ACCESS GRANT

Year	Students Funded	Average Award*	Maximum Award	Expended Funds	Appropriations
2012-13	42,895	\$1,752	\$2,150**	\$75,147,815	\$78,958,406
2013-14	42,805	\$2,092	\$2,500**	\$89,549,653	\$89,664,961
2014-15	43,780	\$2,541	\$3,000	\$111,261,535	\$112,359,000
2015-16	43,728	\$2,560	\$3,000	\$111,923,621	\$115,269,000
2016-17	43,674	\$2,555	\$3,000	\$111,586,136	\$115,260,000

* Average awards may be less than the maximum award due to student need or prorated to fund all eligible students.

**For 2012-13 schools, \$1,476 for new schools; 2013-14, \$2,071 for schools eligible after 2010-11.

2016-17



FINANCIAL ASSISTANCE PROGRAMS

First Generation Matching Grant Program
Honorably Discharged Graduate Assistance Program
John R. Justice Student Loan Repayment Program
José Martí Scholarship Challenge Grant Program
Mary McLeod Bethune Scholarship Program
Minority Teacher Education Scholars Program
Nursing Student Loan Forgiveness Program
Rosewood Family Scholarship Program
*Scholarships for Children and Spouses of Deceased or
Disabled Veterans*

FIRST GENERATION MATCHING GRANT PROGRAM

Section 1009.701, Florida Statutes

The First Generation Matching Grant Program (FGMG), created in 2006, provides need-based grants to degree-seeking undergraduate Florida residents whose parents have not earned baccalaureate degrees. Available state funds are contingent upon matching contributions from private sources on a dollar-for-dollar basis at Florida's 12 state universities and 28 state colleges. Participating institutions determine application deadlines, student eligibility and award amounts. Eligibility criteria and award amounts are regulated by Florida Statutes and the General Appropriations Act.

Students are required to meet eligibility criteria for demonstrated need with the same expected family contribution maximum cut-off as found under section 1009.50, F.S., Florida Public Student Assistance Grant Program; eligibility for grants.

Award Level

Each student's maximum award is based on his/her need assessment, not to exceed the cost of attendance, and is determined by the institution.

Initial Eligibility Requirements

An eligible student is required to meet the following:

- Be a Florida resident and a United States citizen or eligible non-citizen, as determined by the student's postsecondary institution.
- Not have previously received a bachelor's degree.
- Meet additional eligibility requirements, as established by the institution.
- Be a first generation college student. A student is considered "first generation" if neither of the student's parents earned a college degree at the baccalaureate level or higher. A student who regularly resided with and received support from only one parent who did not earn a baccalaureate degree would also be eligible.
- Be accepted at a state university.
- Enroll for a minimum of six credit hours per term as a degree-seeking undergraduate student.
- Meet additional eligibility requirements in section 1009.50, F.S., for demonstrating financial need for the Florida Public Student Assistance Grant Program, by submitting the *Free Application for Federal Student Aid*.

FIRST GENERATION MATCHING GRANT PROGRAM

Year	Students Funded	Average Award	Expended Funds*	Appropriations
2012-13	9,211	\$1,151	\$10,602,752	\$5,308,663
2013-14	9,468	\$1,121	\$10,614,326	\$5,308,663
2014-15	8,675	\$1,224	\$10,617,260	\$5,308,663
2015-16	8,234	\$1,289	\$10,617,326	\$5,308,663
2016-17	8,361	\$1,270	\$10,617,026	\$5,308,663

* Expended Funds include a one-to-one match of private donations to state appropriations.

HONORABLY DISCHARGED GRADUATE ASSISTANCE PROGRAM

The Honorably Discharged Graduate Assistance Program (HDGAP) was created by the 2015 Florida Legislature as a supplemental, need-based veteran educational benefit. Funds are used to assist in the payment of living expenses during holiday and semester breaks for active duty and honorably discharged members of the Armed Forces who served on or after September 11, 2001.

Award Level

The 2016 General Appropriations Act (Chapter 2016-66) proviso language provided \$1 million for supplemental, need-based veteran educational benefit. Eligible veterans received a maximum of \$50 per day for up to 20 days for the academic year, not to exceed the student's unmet need. Allocations to postsecondary institutions were based on the number of total eligible students at eligible institutions.

Initial Eligibility Requirements

Legislative staff provided intent and guidance for this proviso. The student is required to:

- Be a Florida resident and a United States citizen or eligible non-citizen, as determined by the student's postsecondary institution.
- Be enrolled in a program of study.
- Be an active duty or honorably discharged member of the Armed Forces who served on or after September 11, 2001.
- Demonstrate financial need by completing the *Free Application for Federal Student Aid* by the deadline specified by the institution.

HONORABLY DISCHARGED GRADUATE ASSISTANCE PROGRAM

Year	Students Funded	Average Award	Expended Funds	Appropriations
2014-15	1,101	\$888	\$978,000	\$1,000,000
2015-16	1,698	\$587	\$997,400	\$1,000,000
2016-17	1,649	\$606	\$999,998	\$1,000,000

JOHN R. JUSTICE STUDENT LOAN REPAYMENT PROGRAM

Federal Regulation 42 U.S.C. §3797cc-21

The John R. Justice Student Loan Repayment (JRJ) Program is a federal program administered by the U.S. Department of Justice, Office of Justice Programs. JRJ provides loan repayment assistance for local, state and federal public defenders and local and state prosecutors who commit to continued employment as public defenders and prosecutors for at least three years. Applicants apply directly to their agency of employment, which decides, based on the programmatic criteria set forth by the U.S. Department of Justice, which applicants should receive funding. The Florida Department of Education, Office of Student Financial Assistance assists the Office of Justice Programs with the loan repayment program.

Award Level

The maximum award amount for any individual participating in the JRJ Program is \$10,000 per calendar year or an aggregate total of \$60,000.

Initial Eligibility Requirements

A qualified applicant must be an attorney continually licensed to practice law and shall:

- Be a full-time employee of the state of Florida or unit of local government (including tribal government) who prosecutes criminal or juvenile delinquency cases at the state or unit of local government level, including supervision, education and training of other persons prosecuting such cases (prosecutors who are employees of the federal government are not eligible); or
- Be a full-time employee of the state of Florida or unit of local government (including tribal government) who provides legal representation to indigent persons in criminal or juvenile delinquency cases, including supervision, education and training of other persons providing such representation; or
- Be employed in the state of Florida as a full-time federal defender attorney in a defender organization pursuant to subsection (g) of section 3006A of Title 18, United States Code, who provides legal representation to indigent persons in criminal or juvenile delinquency cases;
- Have been employed at least 12 consecutive months with a qualifying entity;
- Have an outstanding balance on an eligible education loan;
- Not be in default on repayment of any federal student loans; and
- Make a commitment to a three-year service agreement or a one-year commitment if the initial three-year service obligation has been fulfilled and the beneficiary is selected again to receive additional JRJ benefits.

Loan Eligibility

Loans eligible for repayment are defined as, and limited to, the following:

- A loan made, insured or guaranteed under part B of subchapter IV of chapter 28 of Title 20 (Federal Family Education Loan Program);
- A loan made under part C or D of subchapter IV of chapter 28 of Title 20 (William D. Ford Federal Direct Loan and Federal Perkins Loans);
- A loan made under section 1078-3 or 1087e(g) of Title 20 (federal consolidation loans and federal direct consolidation loans, respectively).

Disqualifying Conditions

- An attorney must not be in default on repayment of any federal student loans.
- The adjusted gross income is more than \$125,000.

JOHN R. JUSTICE STUDENT LOAN REPAYMENT PROGRAM

Year	Applications Received	Number of Awardees	Average Award	Expended Funds	Allocation
2012-13	80	71	\$1,545	\$96,105	\$96,105
2013-14	81	75	\$1,316	\$90,995	\$90,995
2014-15	52	48	\$928	\$42,610	\$42,610
2015-16	41	39	\$1,206	\$47,042	\$47,042
2016-17	57	50	\$1,312	\$65,611	\$65,611

JOSÉ MARTÍ SCHOLARSHIP CHALLENGE GRANT PROGRAM

Section 1009.72, Florida Statutes
State Board of Education Rule 6A-20.023, Florida Administrative Code

The José Martí Scholarship Challenge Grant Program, created in 1986, assists Florida's Hispanic-American high school graduates with financial need and rewards them for their academic achievement. Applicants are ranked first according to their financial need and then by grade point average. Applicants for undergraduate study must apply during their senior year of high school. Graduate-level students may apply, but priority for the scholarships is given to graduating high school seniors.

The José Martí Program is offered at Florida public state universities, Florida colleges and eligible accredited private postsecondary institutions. The number of new awards made each year is subject to contributions from private sources and funds appropriated by the Florida Legislature.

Award Level

- The annual award, set by Florida Statutes, is \$2,000.
- Scholarships are funded by private and state contributions on the basis of one \$5,000 challenge grant for each \$5,000 raised from private sources.

Initial Eligibility Requirements

An eligible student is required to:

- Be a United States citizen or eligible non-citizen while meeting Florida's residency requirement for receipt of state student financial aid. A student's citizenship status and residency status are determined by the postsecondary institution.
- Not owe a repayment under any state or federal grant or scholarship program or be in default on any federal Title IV or state student loan program unless satisfactory arrangements to repay have been made.
- Meet Florida's general eligibility requirements for receipt of state aid.
- Enroll as a degree-seeking student at an eligible postsecondary institution and enroll each academic term for a minimum of 12 credit hours for undergraduate study or 9 credit hours for graduate study.
- Demonstrate sufficient financial need to receive a full \$2,000 scholarship by submitting the *Free Application for Federal Student Aid*.
- Submit a completed *Florida Financial Aid Application* by April 1 during the last year of high school or, for graduate study, prior to the year of graduate study.
- Be a Hispanic-American, or a person of Spanish culture with origins in Mexico, South America, Central America or Caribbean, regardless of race.
- For initial eligibility, have earned, by the end of the seventh semester, a minimum unweighted cumulative grade point average (GPA) of 3.0 on a 4.0 scale in high school for an undergraduate scholarship or a 3.0 institutional cumulative GPA for undergraduate college work if applying for a graduate-level scholarship.

JOSÉ MARTÍ SCHOLARSHIP CHALLENGE GRANT PROGRAM

Year	Students Funded	Average Award	Maximum Award	Expended Funds	Appropriations
2012-13	39	\$1,940	\$2,000	\$75,667	\$99,000
2013-14	55	\$1,793	\$2,000	\$98,602	\$100,000
2014-15	52	\$1,903	\$2,000	\$98,949	\$100,000
2015-16	63	\$1,905	\$2,000	\$120,000	\$121,541
2016-17	63	\$1,905	\$2,000	\$120,000	\$121,541

MARY MCLEOD BETHUNE SCHOLARSHIP PROGRAM

Section 1009.73, Florida Statutes
State Board of Education Rule 6A-20.029, Florida Administrative Code

The Mary McLeod Bethune Scholarship Program, created in 1989, provides financial assistance to undergraduate students who meet specific scholastic requirements and demonstrate financial need.

Students must attend one of Florida's four historically black colleges and universities:

- Bethune-Cookman University;
- Edward Waters College;
- Florida Agricultural Mechanical University; or
- Florida Memorial University.

Participating institutions determine application deadlines, student eligibility and award amounts. Available funds are contingent upon matching contributions from private sources on behalf of eligible institutions. The number of new awards made each year is subject to institutional contributions from private sources and funds appropriated by the Florida Legislature.

Award Level

- The annual award, set by Florida Statutes, is \$3,000.
- Scholarships are funded by private and state contributions on the basis of one \$2,000 challenge grant for each \$2,000 raised from private sources.
- Priority in the awarding of scholarships will be given to students having financial need as determined by the institution.
- Participating institutions may choose to prorate awards in order to accommodate all eligible students.

Initial Eligibility Requirements

An eligible student is required to:

- Be a Florida resident and a United States citizen or eligible non-citizen, as determined by the student's postsecondary institution.
- Not owe a repayment under any state or federal grant or scholarship program or be in default on any federal Title IV or state student loan program unless satisfactory arrangements to repay have been made.
- Not have previously received a bachelor's degree.
- Meet Florida's general eligibility requirements for receipt of state aid.
- Enroll at Bethune-Cookman University, Edward Waters College, Florida Agricultural and Mechanical University or Florida Memorial University as a degree-seeking undergraduate student for a minimum of 12 credit hours per term.
- Demonstrate financial need by completing the *Free Application for Federal Student Aid*.
- Apply through financial aid offices at one of the four participating institutions where the student plans to attend.
- Have earned a minimum unweighted cumulative grade point average of 3.0 on a 4.0 scale, or the equivalent, for high school subjects credited toward a diploma.

MARY MCLEOD BETHUNE SCHOLARSHIP PROGRAM

Year	Students Funded	Average Award	Maximum Award	Expended Funds	Appropriations
2012-13	138	\$2,326	\$3,000	\$321,000	\$321,674
2013-14	136	\$2,360	\$3,000	\$321,000	\$321,000
2014-15	145	\$2,214	\$3,000	\$321,000	\$321,000
2015-16	137	\$2,343	\$3,000	\$321,000	\$321,000
2016-17	137	\$2,343	\$3,000	\$321,000	\$321,000

MINORITY TEACHER EDUCATION SCHOLARS PROGRAM

Section 1009.60, Florida Statutes

www.ffmt.org

The Florida Fund for Minority Teachers, created in 1996, awards the Minority Teacher Education Scholarship to minority college students (juniors and seniors) pursuing teaching careers in Florida's public school system. Recipients must be enrolled full-time in a state-approved teacher education program, and upon graduation are required to teach one year in a Florida public school for each year they received the scholarship.

This program is administered by the Florida Fund for Minority Teachers, Inc. The Florida Department of Education, Office of Student Financial Assistance receives the legislative appropriation for this program. The website at www.ffmt.org provides detailed information regarding this program.

The 2012 Florida Legislature amended section 1009.60, F.S., to require the Board of Directors to use a contingency collections agency to collect repayment of defaulted scholarships and increase reporting requirements to the Florida Department of Education.

Participating institutions include 10 public state universities, nine Florida colleges offering baccalaureate degrees in education and 11 eligible private Florida postsecondary institutions.

Award Level

- The annual award amount set in Florida Statutes is \$4,000.
- Students may be eligible to receive the scholarship for up to two consecutive years.

Initial Eligibility Requirements

An eligible student is required to:

- Meet Florida's residency requirement for receipt of state student financial aid. A student's citizenship status and residency status are determined by the postsecondary institution.
- Have earned 60 credit hours or an associate of arts degree.
- Not have earned a baccalaureate degree in education.
- Be classified as a junior and not have exceeded 18 hours of upper division education courses at the time of application.
- Have and maintain a minimum 2.5 grade point average.
- Be a member of one of the following ethnic groups: African-American/Black, Hispanic/Latino, Asian-American/Pacific Islander or American Indian/Alaska Native.
- Be newly admitted into a teacher education program at any of the program's participating institutions.

MINORITY TEACHER EDUCATION SCHOLARS PROGRAM

Year	Students Funded	Average Award Amount	Expended Funds	Appropriations
2012-13	278	\$2,914	\$810,000	\$885,468
2013-14	341	\$3,313	\$1,129,611**	\$885,468*
2014-15	348	\$3,293	\$1,146,000**	\$1,000,000*
2015-16	309	\$3,126	\$966,000**	\$917,798
2016-17	283	\$2,806	\$794,000	\$917,798

*State reserved funds were used to make awards to additional eligible recipients.

**Does not include allowable 5% admin fees: \$44,273 (13-14), \$50,000 (14-15), \$45,890 (15-16) and \$45,890 (16-17).

NURSING STUDENT LOAN FORGIVENESS PROGRAM

Sections 1009.66 and 1009.67, Florida Statutes
State Board of Education Rules 6A-20.050, 20.060, Florida Administrative Code

Nursing Student Loan Forgiveness Program

The Nursing Student Loan Forgiveness Program (NSLFP) was established to encourage qualified personnel to seek employment in areas of the state of Florida in which critical nursing shortages exist. The primary function of the program is to increase employment and retention of registered nurses and licensed practical nurses in eligible health care facilities.

All loan repayments are contingent upon continued proof of employment in designated facilities in Florida and are made directly to the holder of the loan.

This program, along with the Nursing Scholarship Program, was transferred to the Florida Department of Education from the Florida Department of Health (DOH) in 2012-13 via budget amendment EOG #B0045 approved by the Legislative Budget Commission.

Nursing Student Loan Forgiveness Program Funding History State Fiscal Year (SFY) 2012 through 2017

SFY	SFY Maximum Award Amount	Number of Awards Made	Total Deposits	Total Awards Paid
2012-13	\$2,000	193	\$896,880	\$380,742
2013-14	\$3,000	197	\$834,430	\$588,141
2014-15	\$3,000	304	\$1,064,810	\$901,527
2015-16	\$3,000	358	\$921,639	\$1,040,726
2016-17	\$3,000	388	\$1,140,965	\$1,134,006

ROSEWOOD FAMILY SCHOLARSHIP PROGRAM

Section 1009.55, Florida Statutes
State Board of Education Rule 6A-20.027, Florida Administrative Code

The Rosewood Family Scholarship Program was created in 1994 to fund direct descendants of Rosewood families affected by the incidents of January 1923. This need-based program provides student financial assistance for eligible degree- or certificate-seeking students who attend public state universities, Florida colleges or public postsecondary career centers. The 2009 Florida Legislature amended student eligibility criteria by allowing awards for only Rosewood direct descendants, rather than descendants and minorities.

Award Level

Section 1009.55, F.S., limits the annual number of scholarships to 50. Students awarded are funded for 100 percent of tuition and fees, up to \$6,100 a year, at their individual public postsecondary institutions.

Initial Eligibility Requirements

An eligible student is required to:

- Be a United States citizen or eligible non-citizen. A student's citizenship status is determined by the postsecondary institution.
- Not owe a repayment under any state or federal grant or scholarship program or be in default on any federal Title IV or state student loan program unless satisfactory arrangements to repay have been made.
- Not have previously received a bachelor's degree.
- Meet Florida's general eligibility requirements for receipt of state aid.
- Enroll full-time at an eligible postsecondary institution in a program of study leading to an undergraduate degree, a certificate or a diploma.
- Complete and submit the *Free Application for Federal Student Aid* online in time to be processed error-free by the United States Department of Education on or before May 15.
- Submit a completed *Florida Financial Aid Application* online by April 1.
- Provide copies of documents of ancestry verifying eligibility as a Rosewood direct descendant to the Office of Student Financial Assistance by April 1.

ROSEWOOD FAMILY SCHOLARSHIP PROGRAM

Year	Students Funded*	Average Award	Maximum Award	Expended Funds**	Appropriations
2012-13	20	\$3,211	\$4,000	\$64,222	\$60,000
2013-14	25	\$3,214	\$4,000	\$80,361	\$60,000
2014-15	26	\$4,103	\$6,100	\$106,688	\$256,747
2015-16	27	\$3,587	\$6,100	\$96,855	\$256,747
2016-17	24	\$3,938	\$6,100	\$94,506	\$256,747

*Unduplicated student head count – not all students accept full-year awards.

**Total expended funds may include adjusted funds per section 216.292, F.S.

SCHOLARSHIPS FOR CHILDREN AND SPOUSES OF DECEASED OR DISABLED VETERANS

Section 295.01, Florida Statutes
State Board of Education Rule 6A-20.019, Florida Administrative Code

The Scholarships for Children and Spouses of Deceased or Disabled Veterans (CSDDV) has been in effect since 1941. CSDDV provides scholarships for dependent children and unremarried spouses of Florida veterans who died as a result of service-connected injuries, diseases or disabilities sustained while on active duty, or who have been certified by the Florida Department of Veterans Affairs as having a service-connected 100 percent permanent and total disability, or who have been classified as Prisoner of War/Missing in Action.

Eligible institutions include Florida public state universities, Florida colleges (public community colleges), public career centers and eligible private postsecondary institutions.

Award Level

Students received funding in the amount of tuition and registration fees at an eligible public postsecondary institution or the equivalent of the public institution average amount of tuition and fees at an eligible private postsecondary institution in Florida.

Initial Eligibility Requirements

An eligible student is required to:

- Be a Florida resident and a United States citizen or eligible non-citizen, as determined by the student's postsecondary institution.
- Not owe a repayment under any state or federal grant or scholarship program or be in default on any federal Title IV or state student loan program unless satisfactory arrangements to repay have been made.
- Meet Florida's general eligibility requirements for receipt of state aid.
- Enroll in at least six semester credit hours (or the equivalent) in an undergraduate degree or certificate program at an eligible Florida public or private postsecondary educational institution.
- Demonstrate financial need by completing the *Free Application for Federal Student Aid* by the deadline specified by the institution.

Additional Requirements

- Children must be dependent children of qualified veterans whose official military and residency status is verified by the Florida Department of Veterans Affairs and be between the ages of 16 and 22 when initially awarded.
- Children may receive educational opportunity until such time as the parent classified as a prisoner of war or missing in action is returned alive or until classified otherwise.
- Spouses of deceased veterans must be unremarried; have been, along with the qualified veteran, a Florida resident, for one year immediately preceding the veteran's death; and have applied for the scholarship within five years of the veteran's death.
- Spouses of disabled veterans must have been married to the qualified disabled veteran for one or more years; have been, along with the veteran, a Florida resident, for one year immediately preceding the occurrence of the veteran's disability; and accept scholarship funding only for the duration of the marriage and up to the point of termination of the marriage by dissolution or annulment.

**SCHOLARSHIPS FOR CHILDREN AND SPOUSES OF
DECEASED OR DISABLED VETERANS**

Year	Students Funded	Average Award	Expended Funds	Appropriations
2012-13	764	\$3,780	\$2,887,660*	\$2,895,907
2013-14	762	\$3,826	\$2,915,343*	\$2,895,907
2014-15	862	\$3,855	\$3,322,731*	\$3,115,690
2015-16	1,033	\$3,868	\$3,995,746*	\$3,469,087
2016-17	1,210	\$3,885	\$4,700,590	\$4,861,219

*Total expended funds may include adjusted funds per section 216.292, F.S.

2016-17



ADDITIONAL FUNDED PROGRAMS

Florida ABLE Program
Florida Education Fund
Florida Prepaid College Foundation
Private Colleges and Universities
Public Broadcasting Program System

FLORIDA ABLE PROGRAM

Section 1009.986, Florida Statutes
www.ableunited.com

The Stephen Beck, Jr., Achieving a Better Life Experience (ABLE) Act, a federal law enacted in December 2014, permits a state to establish a program that offers tax-free savings and investment options to encourage individuals with a disability and their families to save private funds to support health, independence and quality of life.

In July 2015, Florida established the Florida Achieving a Better Life Experience (ABLE) program to encourage and assist in the saving of private funds in tax-exempt accounts in order to pay for the qualified disability expenses of eligible individuals with disabilities. The Florida ABLE program facilitates the ability of individuals with disabilities to work and live independently without losing access to Medicaid and Supplemental Security Income (SSI) if certain conditions are met. Under Florida ABLE, an eligible individual for the program would be an individual who becomes disabled prior to age 26 and is entitled to benefits due to blindness or disability under the Social Security Disability Income program or SSI program or meets eligibility through the disability certification process.

Through the Florida ABLE program, a disabled individual's family members and others can contribute funds to a tax-exempt ABLE account without affecting the individual's eligibility for federal and state benefits, such as SSI and Medicaid. Those funds can be used for qualified disability expenses that include education, housing, transportation, employment support, health, prevention, wellness, financial, and legal expenses and other expenses authorized through federal regulations.

The Florida Prepaid College Board (Prepaid Board) established Florida ABLE, Incorporated (Florida ABLE, Inc.), a direct-support organization registered as a nonprofit, to administer the Florida ABLE program. Florida ABLE Inc. receives, holds, invests and administers property and makes expenditures for the benefit of the Florida ABLE program. Florida ABLE, Inc. operates under a written contract with the Prepaid Board that requires the articles of incorporation and bylaws of Florida ABLE, Inc. to be approved by the Prepaid Board. Florida ABLE, Inc. is also required to submit an annual budget to the Prepaid Board for its approval. The Prepaid Board is required to certify annually that Florida ABLE, Inc. is complying with contract terms and acting in accordance with the Florida ABLE Act and in the best interest of the state.

The Florida ABLE, Inc., board of directors is comprised of five members; the chair of the Prepaid Board, two appointees (one by the Governor and one by the Prepaid Board) with expertise in accounting, risk management or investment management, and two appointees, one appointed by the President of the Senate and one appointed by the Speaker of the House of Representatives, who are advocates for individuals with disabilities, one of whom is an advocate for individuals with developmental disabilities.

For detailed information regarding program participation, please refer to the Florida ABLE Program at www.ableunited.com.

FLORIDA ABLE, INC. APPROPRIATION

To provide these services, the Florida ABLE, Inc., receives an annual appropriation from the Florida Legislature. The Florida Legislature appropriated \$3,166,000 to Florida ABLE, Inc., for 2016-17, which was received by the Florida Department of Education, Office of Student Financial Assistance, and provided to Florida ABLE, Inc., for administration.

FLORIDA EDUCATION FUND

Section 1009.70, Florida Statutes
www.fefonline.org

The Florida Education Fund (FEF), established in 1984, was appropriated \$3,500,000 for 2016-17 through the Florida Department of Education, Office of Student Financial Assistance. The 2012 Legislature amended the FEF, requiring a state match of 1:1. The amendment also required certification of donations to the Legislature prior to disbursement of state appropriations.

The Florida Education Fund is a nonprofit statutory corporation whose mission is to strengthen the larger community by creating and implementing programs and services that lead to institutional enhancements and greater advancement for historically under-represented groups. The impact of the two highly acclaimed programs listed below has been demonstrated across various educational levels:

- **McKnight Doctoral Fellowship** - Established in 1984, the McKnight Doctoral Fellowship Program has increased the number of African-Americans and Hispanics awarded the Ph.D., particularly in the arts and sciences, mathematics, business and engineering – disciplines in which minorities have historically been under-represented. With more than 750 fellowships awarded to African Americans and Hispanics pursuing doctorate degrees, the program has a retention rate of over 84 percent. More than 500 fellows have graduated with doctorate degrees, in an average completion time of 5.5 years. The program continues to fund up to 50 fellowships each year for students pursuing a doctoral degree at one of the nine participating institutions in Florida, which are Florida Agricultural and Mechanical University, Florida Atlantic University, Florida Institute of Technology, Florida International University, Florida State University, University of Central Florida, University of Florida, University of Miami and University of South Florida. Each fellowship consists of up to \$17,000 per year in tuition, fees and stipend. All application materials must be submitted online or postmarked by January 15 of each year.
- **Centers of Excellence (COE)** - Established in 1985, the Centers of Excellence are community-based initiatives that identify and motivate disadvantaged elementary and secondary students. The centers' missions include: a) assuming a more proactive stance in the education of youth; b) employing the development of a group achievement model for disadvantaged elementary and secondary students; and c) increasing the pool of students who are prepared, motivated and qualified to enter higher education. Ten centers operate throughout Florida. Each center subscribes to individual and group motivation, academic skill development, cultural enrichment, career awareness and increased exposure to higher education. The following represents programs established by the FEF:
 - **Academic Enrichment Centers** – Developed in communities to supplement student learning experiences through tutoring and standardized test preparation.
 - **National Achievers Society (NAS)** – Designed to identify and acknowledge high-achieving, disadvantaged students.
 - **The Brain Bowl** – Designed to improve academic skills outside traditional classrooms through local and statewide competitions in mathematics, writing and reading. More than 16,000 students have participated as team members in the Annual Brain Bowl Competition and more than 700 students have won scholarships donated by Florida's public and private colleges and universities.

- **African American Churches** – Intended to encourage and promote the church as an integral and primary resource in a significant portion of center activities.
- **Believers Society** – Developed to recognize “academic determination” among students who may not meet the requirements of NAS. By recognizing “academic determination,” the Believers may become National Achievers.
- **Association of Achievers’ Parents** – Developed to formally engage parents in support of COE activities.

FLORIDA PREPAID COLLEGE FOUNDATION

Section 1009.983, Florida Statutes
www.floridaprepaidcollegefoundation.com

The Florida Prepaid College Foundation (Foundation) was created in 1989 as the direct support organization of the Florida Prepaid College Board. The Foundation is focused on giving aspiring students the opportunity to build a better future for themselves and our state by providing college scholarships funded through partnerships with individuals, businesses, educational foundations and the Florida Legislature.

The 2016 Florida Legislature appropriated \$7,000,000 to the Florida Prepaid College Foundation for 2016-17, which was received by the Florida Department of Education, Office of Student Financial Assistance, and provided to the Foundation for scholarships.

The Foundation provides businesses, community groups and individuals the opportunity to fund tax-deductible college scholarships for Florida children. The donor may select the student and establish the scholarship criteria, subject to Foundation approval.

To fund these scholarships, the Foundation receives an annual appropriation from the Florida Legislature and funding from community partners including other foundations, school districts, businesses, organizations and individuals. The Foundation may provide matching funds or the partner may underwrite the entire scholarship, contributions may be tax-deductible.

The Stanley Tate Project STARS (Scholarship Tuition for At-Risk Students) Scholarship Program, the Foundation's most notable project, is a program for children from low-income families who are at risk of dropping out of school. Many of these children are the first in their families to have the opportunity to attend college. Students must maintain satisfactory academic progress and remain drug- and crime-free to receive a prepaid scholarship upon high school graduation. Since the Stanley Tate Project STARS Scholarship Program began, 32,546 scholarships have been awarded to low-income students at risk of dropping out of school, and who otherwise might not have had the opportunity to attend college.

In addition to the Stanley Tate Project STARS Scholarship Program, the Foundation sponsors scholarship programs in recognition of Hispanic Heritage Month and Black History Month and the Governor's Recognition Scholarship Program. When combined with the number of scholarships purchased for the Stanley Tate Project STARS program and scholarships purchased by other charitable organizations, the Foundation has awarded almost 42,099 college scholarships, and more than 23,000 students have attended college using their scholarship benefits.

For detailed information regarding scholarships purchased, please refer to the Florida Prepaid College Foundation at www.floridaprepaidcollegefoundation.com.

PRIVATE COLLEGES AND UNIVERSITIES

Section 1011.521, Florida Statutes

Historically Black Private Colleges Grant

The Historically Black Private Colleges Grant was appropriated \$13,716,543 for the 2016-17 academic year through the Office of Student Financial Assistance (OSFA).

The Historically Black Private Colleges Grant is used for student access and retention or for direct instruction at Bethune-Cookman University, Edward Waters College and Florida Memorial University.

As outlined in proviso in the 2016 General Appropriations Act, in addition to access and retention, the grant aids in providing library resources for the institutions, specifically the purchase of books, electronic library resources and other related materials. The funds for library resources are allocated equally among the institutions

HISTORICALLY BLACK PRIVATE COLLEGES

Year	Bethune-Cookman	Edward Waters	Florida Memorial	Library Resources	Appropriations
2013-14	\$3,960,111	\$2,929,526	\$3,532,048	\$519,858	\$10,941,543
2014-15	\$4,474,096	\$3,329,526	\$3,932,048	\$907,844	\$12,643,514
2015-16	\$4,560,111	\$3,929,526	\$3,732,048	\$719,858	\$12,941,543
2016-17	\$4,535,111	\$3,929,526	\$3,732,048	\$719,858	\$13,716,543

Nonrecurring Funds: Bethune-Cookman – Petrock College/Health Sciences \$500,000; Florida Memorial \$300,000.

Academic Program Contracts

Academic Program Contract allocated \$250,000 to Beacon College for tuition assistance for the 2016-17 academic year.

Private Colleges and Universities

Private Colleges and Universities were allocated \$7,300,000 for the 2016-17 academic year.

- Embry-Riddle – Aerospace Academy \$3,000,000
- Embry-Riddle – Manufacturing Academy and Apprenticeship/Internship Program \$2,000,000
- University of Miami – Institute for Cuban and Cuban-American Studies-Challenges for Florida of the U.S. Normalization of Relations with Cuba \$200,000
- University of Miami – Institute for Cuba and Cuban-American Studies – Impact of Cuban-Americans in Florida: Interactive Exhibit \$100,000
- Jacksonville University – Entrepreneurial Policy and Innovation Center (EPIC) \$2,000,000

Medical Training and Simulation Laboratory

The Medical Training and Simulation Laboratory received \$3,750,000 for the 2016-17 academic year.

Funding is provided to support the Pre-hospital and Emergency Healthcare (PEH) division, with an emphasis on interactive, hands-on skills training, web-based and mobile multimedia learning. These innovative life-saving PEH programs directly benefit the citizens of Florida by providing training for first responders and law enforcement officers to respond and provide emergency care for 9-1-1 calls throughout Florida.

LECOM/Florida Health Program Grant

<https://lecom.edu>

The Lake Erie College of Osteopathic Medicine (LECOM)/Florida Health Program Grant is provided to support Florida residents who are enrolled in osteopathic medicine or the pharmacy program at LECOM/Bradenton. This program assists with training and retaining skilled osteopathic physicians and doctors of pharmacy within their respective communities in Florida. The program helps to meet Florida's increasing demand for osteopathic physicians and doctors of pharmacy due to an aging and growing population and prepares LECOM medical students to pass the national board test and helps increase the high pass rate for Florida residents.

LECOM/FLORIDA HEALTH PROGRAMS

Year	Medical Program Students	Pharmacy Program Students	Total Students Served	Appropriations
2013-14	415	301	716	\$1,691,010
2014-15	436	306	742	\$1,691,010
2015-16	437	300	737	\$1,791,010
2016-17	870	656	1,526	\$3,491,010

NOVA SOUTHEASTERN UNIVERSITY – HEALTH PROGRAMS

Funds are provided to Nova Southeastern University to support Florida residents enrolled in the Osteopathic Medicine, Optometry, Pharmacy, and Nursing programs. \$1,500,000 was appropriated for the 2016-17 academic year.

PUBLIC BROADCASTING PROGRAM SYSTEM

Section 1001.26, Florida Statutes
www.fpbs.org

The Florida public broadcasting program system (FPBS) provides the following:

- Support for existing Corporation for Public Broadcasting qualified program system educational stations.
- Maintenance of quality broadcast capability for educational stations that are part of the program system.
- Interconnection of all educational stations.
- Establishment and maintenance of a capability for statewide program distribution with facilities and staff.
- Provisions of both statewide programming funds and station programming support for educational television to meet statewide priorities.

The 2016 Florida Legislature appropriated \$10,596,053 to Public Broadcasting for 2016-17, which was received by the Florida Department of Education, Office of Student Financial Assistance. The appropriation provides funds to educational television stations, qualified by the Corporation for Public Broadcasting, as part of the public broadcasting program system.

FPBS provides educational resources for Florida residents through programming, community engagement and online resources. The FPBS stations create a vital link in the state's Emergency Management Network, via the Florida Public Radio Emergency Network, which communicates emergency information through its system of free over-the-air FM radio and multiple mobile applications.

FPBS stations also serve to keep Floridians informed on the latest news and information coming from our local, county and state governments.

The Public Broadcasting Program System received an appropriation of \$10,596,053 from the general revenue fund, \$97,555 from the Public Education Capital Outlay (PECO) fund, and \$224,624 from leases for total revenue of \$10,918,232.

Further detailed information regarding Florida Public Broadcasting can be obtained at www.fpbs.org.

2016-17



FINANCIAL ASSISTANCE ADMINISTRATION

*Federal Family Education Loan Program
Claims, Recovery and Call Center
Customer Accounting Support
Information and Training
Information Dissemination Outreach Team
Loan Servicing and Forgiveness
Program Policy and Institutional Review*

FEDERAL FAMILY EDUCATION LOAN PROGRAM

The Federal Family Education Loan Program (FFELP) was created through the Higher Education Act of 1965, Part B of Title IV, and is reauthorized by Congress approximately every five years. Guaranty agencies throughout the nation are designated to administer this low-interest educational loan program. The Florida Department of Education, Office of Student Financial Assistance (OSFA) is the designated guaranty agency for Florida.

On March 30, 2010, President Obama signed into law the Health Care and Education Reconciliation Act, which eliminated OSFA's authority to insure new loans under the FFELP, effective June 30, 2010. Beginning July 1, 2010, all new Stafford, PLUS, and Consolidation loans were made under the Direct Loan Program. Although OSFA no longer guarantees federal student loans, OSFA continues to provide a high level of customer service to schools, lenders and borrowers through default prevention, collections and dissemination of information.



CLAIMS, RECOVERY AND CALL CENTER

Claims/Specialty Claims Unit

The Claims Unit receives accounts deemed defaulted by participating lenders. These accounts are purchased by the Office of Student Financial Assistance (OSFA) in an attempt to recover federal funds due to the State of Florida. Specialty claims include death, disability, claim supplemental (increase and decrease), bankruptcies, closed schools, fraud, false certification and ineligible borrowers. These type claims are reviewed separately based on the different processes in place for each individual loan type and the reason for the claim.

OSFA reviewed 11,344 claims and paid 6,889 claims for fiscal year (FY) 2016-17. Claims paid totaled \$79.1 million.

Administrative Wage Garnishment Unit/Hardship Unit/Hearing Unit

The Administrative Wage Garnishment Unit was established to serve as an active agent to contact borrowers who have defaulted on their student loans. OSFA's goal is to work with the borrower to establish a voluntary repayment plan. If unsuccessful, this unit works with employers to garnish the borrower's wages based on federal guidelines until the loan is paid in full.

OSFA currently has approximately 12,203 borrowers under the Administrative Wage Garnishment Program.

OSFA provides the opportunity for a borrower to submit documentation to substantiate a financial hardship when paying back student loan debt. OSFA reviews these hardships and, if applicable, makes a determination for a reduced payment based on federal guidelines.

OSFA processed approximately 1,800 hardship requests for FY 2016-17.

The hearing process gives borrowers with defaulted loans the opportunity to object to the proposed wage garnishment of 15 percent of their disposable pay. It is OSFA's responsibility to prove that wage garnishment is appropriate as well as provide documentation to the non-biased independent hearing officer appointed by OSFA to conduct these hearings. The hearing officer will determine whether or not wage garnishment is appropriate.

OSFA processed approximately 859 administrative wage garnishment hearings for FY 2016-17.

Collections and Contracts Management

The Collections Unit audits payments collected on defaulted student loans by collection contractors, who provide services to OSFA. The agencies currently under contract are rated based on performance and borrower resolution. OSFA provides a monthly and quarterly performance report to each contractor. Contractors that exceed the specified goals could receive a higher placement percentage for the next quarter. OSFA uses an internal Collections Unit to contact borrowers as soon as they default to allow them to establish a repayment agreement prior to being sent out to contractors for collection activity.

OSFA has a current portfolio of approximately \$716 million and has the ability to continue further claim review, claim payment and collection efforts if the size of the portfolio increases.

Number of payments collected utilizing our remote payment option and interactive voice response services are as follows:

Fiscal Year	Number of Payments Collected
2012	50,759
2013	60,674
2014	56,289
2015	58,981
2016	60,015
2017	72,981

OSFA's Collections for FY 2016-17 are as follows:

Collection Type	Amount of Collection
Borrower Payments	\$13.6 million
Administrative Wage Garnishment	\$16.1 million
Loan Rehabilitation Sales	\$34.1 million
Treasury Offset Payments	\$12.0 million
William D. Ford Consolidation	\$22.0 million

Special Recovery Units: Subrogation/Lottery/Treasury Offset/Paid in Full

The Special Recovery Units are used for optimum recovery in the case of borrower nonpayment of defaulted student loans. These units are approved and encouraged by the U.S. Department of Education to allow guaranty agencies to collect or transfer accounts that would normally be deemed non-collectable due to nonpayment or other circumstances out of the agencies' control. The Special Recovery Unit also determines borrower eligibility to receive a paid-in-full letter as well as the promissory notes that were initially signed at the time the loan was issued.

Treasury Offset for FY 2016-17	\$12.0 million
Lottery Collections for FY 2016-17	\$122,729
Paid in Full for FY 2016-17	9,327 borrower letters processed

Customer Service Call Center

OSFA works directly with borrowers, schools, students, universities and counselors to provide assistance in areas related to defaulted student loans, and students and parents who participate in state scholarships and grants. OSFA's goal is to achieve successful repayment plans for student loan borrowers who are in default and educate them on the different options available to them, such as rehabilitation, repayment, consolidation and reinstatement of Title IV eligibility.

138,456 federal and state calls were received in the Call Center for FY 2016-17.

CUSTOMER ACCOUNTING SUPPORT

The Office of Student Financial Assistance (OSFA) administers a loan portfolio consisting of loans guaranteed prior to 2010. No state of Florida funds are expended to administer the Federal Family Education Loan Program (FFELP).

The Customer Accounting Support Section is responsible for processing lender claims, collection of defaulted student loans, mail and distribution services, records retrieval, storage and imaging and contract and purchasing activities for OSFA.

The Customer Accounting Support Section manages state scholarship and grant program allocation processes for participating postsecondary institutions and performs refund and reconciliation activities.

Program Responsibilities of the Unit

- Post borrower payments on defaulted student loans.
- Reconcile student loan accounts.
- Perform financial support functions as follows:
 - Budgeting;
 - Purchasing and contracting;
 - Preparing financial statements and financial forecasts;
 - Paying lender claims;
 - Recording and reconciling collections of defaulted student loan payments; and
 - Preparing monthly, quarterly and annual federal reports.
- Process voucher requests for FFELP, state scholarships, Nursing Student Loan Forgiveness and the John R. Justice Student Loan Repayment Program.
- Perform general accounting functions for state and federal programs.
- Prepare refund requests for federal and state loan programs.
- Print and mail reports, billings and default letters.
- Prepare loan records for record retention.
- Image claim files, correspondence and warrants.

INFORMATION AND TRAINING

The Information and Training Unit serves as a support unit for Office of Student Financial Assistance (OSFA). This unit has oversight of all correspondence to and from OSFA. The unit is charged with dissemination of information via OSFA general email boxes and the website. In addition, the Information and Training Unit has oversight of all postsecondary institutions that participate in state scholarship and grant programs as well as training and development.

Institutional Review

Rule 6A-20.002(1)(j), Florida Administrative Code, requires the Renewal Eligibility Application for Institution Participation in State Programs to be completed each year for an institution to continue participation in state scholarship and grant programs.

This information is processed and used to determine program eligibility for the entire subsequent academic year (July 1 through June 30) by certifying that participating institutions meet statutory eligibility requirements. Participating institutions are notified after July 1 of their eligibility status for participating in state scholarship and grant programs for the new academic year.

There were 273 institutions participating in state scholarship and grant programs for the 2016-17 academic year. The institution breakdown was:

INSTITUTIONS PARTICIPATING IN STATE SCHOLARSHIP AND GRANT PROGRAMS	
2-Year Private Institutions	31
4-Year Private Institutions	100
Private Vocational Technical Schools	52
Private Post Graduate Colleges	2
Public Florida Colleges	28
4-Year Public Florida Universities	12
Public Vocational Technical Schools	48
Total	273

Training

Training is provided to financial aid offices for postsecondary institutions, high school counselors, college students and internal audiences. The Training Section employs a variety of training strategies, including:

- Instructor-led onsite training;
- Virtual training;
- Training manuals; and
- Presentations for self-study and one-on-one coaching.

Correspondence

The Correspondence Section responds to correspondence received by OSFA, the Commissioner's Office, the Governor's Office and congressional offices, and responds to credit bureau disputes

through the e-Oscar System. The Correspondence Section is also responsible for editing form letters, manuals and other documents for OSFA.

OSFA 2016-17 STATISTICAL COMMUNICATIONS REPORT

Event	July - Sept	Oct - Dec	Jan - Mar	Apr - June	Total
Training					
Financial Aid Workshops	127	227	89	19	462
Navigating Your Financial Future	2	0	4	0	6
Webinar Training	6	13	32	11	62
In-house Training	0	4	5	15	24
Miscellaneous	0	0	0	1	1
Total Training	135	244	130	46	555
Customer Communications					
General-State	10	6	23	18	57
General-Federal	530	397	480	745	2,152
CorrFlow					
State	18	5	4	15	42
Federal	87	56	59	28	230
Automated Consumer Dispute Verifications (ACDVs) (federal)	4,427	4,103	4,553	4,863	17,946
Automated Universal Data Forms (federal)	85	92	59	43	279
1 st Time Default Aversion Request (DAR) letters (federal)	583	432	493	479	1,987
120-Day DAR letters (federal)	0	255	91	78	424
Internal DAR	8,050	6,007	6,605	8,028	28,690
DAR Introduction/Other letters	21,504	12,824	12,449	19,239	66,016
State Student Financial Aid Database System Triggered letters (state)	104,319	71,102	56,894	162,895	395,210
OSFA Email Box					
State	1,896	847	1,013	1,338	5,094
Federal	280	275	431	313	1,299
Total Correspondences	141,924	96,645	83,284	198,128	519,981

INFORMATION DISSEMINATION OUTREACH

The Office of Student Financial Assistance (OSFA) Outreach Team is comprised of seven representatives stationed in various regions of our state serving as points of contact for assigned institutions by:

- **Educating parents, students and community-based organizations** on Florida's State Scholarship and Grant Programs, as well as federal, institutional and local financial aid options.

In the 2016-17 academic year the Outreach Team conducted 514 financial literacy workshops, reaching a total of 71,309 participants through:

- High school financial aid nights and Free Application for Federal Student Aid (FAFSA) labs for parents and students;
- Community-based organization events;
- Individual counseling as requested;
- College fair resource tables; and
- Guest speakers.

- **Training professional staff of postsecondary institutions and secondary schools** by providing technical and regulatory guidance on financial aid issues, default prevention and financial literacy initiatives.

In the 2016-17 academic year, the Outreach Team provided the following:

- National Training for Counselors and Mentors program for the state of Florida. This intensive one-day training was offered via webinars and designed specifically for secondary counselors and mentors;
- Monthly OSFA News to Know E-Newsletter;
- Monthly OSFA News to Know for Counselors E-Newsletter;
- Monthly OSFA News to Know for Postsecondary Students E-Newsletter; and
- Monthly OSFA News to Know for Secondary Students E-Newsletter.

Communication with assigned Florida postsecondary institutions was provided 115,709 times via email, phone calls and on-site visits.

- **Promoting financial literacy products and services** in person as well as through OSFA's comprehensive program, Navigating Your Financial Future (NyFF) which is located at www.NavigatingYourFuture.org.

In the 2016-17 academic year:

- 12 schools used the online financial literacy module platform for 4,240 students;
- Monthly E-newsletters for students were disseminated via 805 secondary schools; and
- 673 postsecondary institutions posted information for general viewing on the home page of NyFF.

- **Supplying free default prevention/financial literacy resources** in print and web based formats.

In the 2016-17 academic year the Outreach Team shipped or delivered in person 371,104 printed materials requested by schools and community-based organizations.

- **Representing OSFA in various state- and national-level groups** such as:
 - National Association of Student Financial Aid Administrators

- National Council for Higher Education Resources
- Florida Association of Student Financial Aid Administrators
- Florida Association of Postsecondary Schools and Colleges
- Florida School Counselor Association
- National College Access Network
- Florida College Access Network
- Florida Prosperity Partnership
- Mapping Your Future
- National Association for College Admission Counseling
- Gear Up
- Trio
- Take Stock in Children
- College Goal Sunday (CGS!FL)
- YMCA
- Florida School Charter Association
- Panhandle Area Education Consortium
- The North East Florida Educational Consortium
- Florida Parent Educators Association
- Florida Sunshine State Scholars
- Fincert.org (Center for Financial Certifications/Institute for Financial Literacy)

- **Serving as state coordinator for College Goal Sunday (CGS!FL)** to coordinate and disseminate information across the state.

Results for the 2016 CGS!FL events are as follows:

- 22 Host Sites
- 356 Volunteers
- 1,232 Students/Families served
- 22CGS!FL Scholarships were awarded

OSFA's outreach representatives regularly participate in staff development to stay abreast of important issues pertaining to debt management and financial well-being for young adults.

LOAN SERVICING AND FORGIVENESS

Default Aversion

The Florida Department of Education, Office of Student Financial Assistance's (OSFA) overall default aversion objective is to ensure maximum efficiency in educating borrowers on the benefits of keeping their loans in good standing, assisting them in contacting their lender(s) and preventing default. If students are made aware of the responsibility of taking a loan at an early stage, they become empowered to ensure that the loan remains in good standing. OSFA believes that the more information provided students, the more educated and aware they become of the benefits of managing their debt.

For state fiscal year 2016-17, OSFA received 91,068 requests for assistance from lenders totaling over \$566,662,710. Of those requests, OSFA was able to successfully assist in resolving the delinquency of 81,288 accounts totaling \$506,007,559. OSFA maintains an overall estimated success rate of 89 percent.

Cohort

The cohort default rate (CDR) consists of the percentage of a school's borrowers who enter repayment on certain Federal Family Education Loan Program (FFELP) or William D. Ford Federal Direct Loan (Direct Loan) Program loans during a particular federal fiscal year (FY), October 1 to September 30, and default or meet other specified conditions prior to the end of the next fiscal year for the consenting school. Federal regulations require each guaranty agency's data manager to respond to cohort challenges and appeals submitted by FFELP participating schools via the E-appeal system. The E-appeal system allows the U.S. Department of Education (ED) to review all challenges/appeals received, processing timelines, findings and determinations. The data collected by each guaranty agency assists ED in monitoring students' repayment successes versus defaults. Defaulted federal student loans cost taxpayers money. By calculating CDRs, sanctioning schools with higher rates and providing benefits to schools with lower rates, the ED creates an incentive for schools to work with borrowers to reduce defaults.

On October 28, 2009, ED published in the Federal Register the regulations enacted by the Higher Education Opportunity Act of 2009 that govern the calculation of CDRs. Under the new provisions, the length of time in which a student can default was extended from two to three years.

Utilizing the new calculation, most institutions initially witnessed an increase in their CDR, OSFA included. Nevertheless, OSFA has worked diligently and successfully with lenders, schools and borrowers to reduce the number of borrowers who fall into delinquency and may ultimately default. OSFA's FY 2012 three-year official rate was 9.3 percent and the FY 2013 three-year official rate was 8.7 percent. The FY 2014 three-year official rates have been released.

National Student Loan Data System

The National Student Loan Data System (NSLDS) is ED's central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program and other ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so recipients of Title IV aid can access and inquire about their Title IV loans and/or grant data. Each guaranty agency is required by federal regulations to report updated loan information submitted by lenders and schools to NSLDS at least monthly.

OSFA surpasses the federal minimum monthly reporting requirement by reporting to NSLDS bi-weekly. Bi-weekly reporting ensures that the most current information is being reported in a timely manner.

Teacher Loan Forgiveness Program

The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue in the teaching profession. Under this program, persons who teach full-time for five complete and consecutive academic years in certain elementary and secondary schools and educational service agencies that serve low-income families and meet other qualifications may be eligible for forgiveness of up to a combined total of \$17,500 on Direct Subsidized and Unsubsidized Federal Stafford Loans. Parental Loans for Undergraduate Students (PLUS) Loans are not eligible for this type of forgiveness.

For FY 2016-17, OSFA processed 141 applications for the Teacher Loan Forgiveness Program. Of the 141 applications submitted, 75 applicants were eligible for federal assistance totaling \$416,798.97.

PROGRAM POLICY AND INSTITUTIONAL REVIEW

The Program Policy and Institutional Review Unit is responsible for keeping abreast of changes within federal regulations and other forms of communications that create policy changes within the Federal Family Education Loan Program (FFELP). The unit ensures staff, lenders and schools are aware of policy changes and assists these customers with administrative issues.

Responsibilities of the unit include, but are not limited to:

- Maintaining a library with current and historical program information which contains material dating back to 1978. The unit provides information to the Office of Student Financial Assistance's (OSFA) training unit to assist in the training of staff on changes within FFELP.
- Reviewing and editing responses to borrower grievance letters and providing guidance for any changes to the system, borrower status and borrower responsibility in regards to the liability of the loan based on the results of an investigation.
- Participating with all guaranty agencies nationally in maintaining a policy manual required by Federal regulations that is distributed nationally to all participating lenders and schools to assist them in loan program administration. OSFA's Policy Unit has served as a governing board member, chair, production director and policy committee member with the Common Manual since 1995.
- Maintaining the OSFA web page with current and up-to-date information to assist students, parents, lenders and schools on program information and assistance.
- Researching and responding to policy and procedure questions from staff, schools and lenders.
- Verifying eligibility for participation with FFELP and providing and implementing participation agreements to lenders.
- Ensuring OSFA staff is provided with current changes occurring within the FFELP regulations, Dear Colleague letters, U.S. Department of Education notices and the Common Manual.
- Ensuring Metro II Credit Reporting is maintained on borrower accounts and reflects correct borrower status.
- Participate in national committees in ensuring program changes are determined and implemented.

Florida Department of Education Mission Statement

The Department of Education is here to increase the proficiency of all students within one seamless, efficient system, by providing them with the opportunity to expand their knowledge and skills through learning opportunities and research valued by students, parents, and communities, and to maintain an accountability system that measures student progress.



www.floridastudentfinancialaid.org